

## SUMMARY OF INSURANCE COVERAGES

EFFECTIVE JULY 1, 2006

### Airport Liability

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: AIRP20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$5,000,000 per occurrence

### Aviation Hull and Liability

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: AHL20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: Liability: \$5,000,000 per occurrence  
Hull: Agreed value per aircraft; \$1,000 agency deductible per occurrence

### Automobile Liability & Physical Damage - Includes Superdome

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: ALPD20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: Liability: \$5,000,000 per occurrence  
Physical Damage: \$1,000 Deductible Collision  
\$1,000 Deductible Comprehensive

### Boiler and Machinery - Includes Superdome

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: BM20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$50,000 S/I per loss  
\$1,000 deductible (first party property damage only)

Louisiana State University Co-Generation Power Plant's turbine, generator, and heat recovery steam boiler are self-insured up to \$250,000 per occurrence with a 30-day self-insured retention for business interruption and extra expense.

Excess: Hartford Steam Boiler Inspection and Insurance Company  
Agent: Risk Services of Louisiana  
Policy Number: BMI7347337  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$15,000,000 excess of \$50,000 self-insurance limit. Includes, but not limited to, machinery, extra expense, ammonia contamination, business interruption, consequential damage and bodily injury.

### **Bond - Excludes Superdome**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: BOND20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: Employee faithful performance blanket bond with \$500,000 per occurrence limit subject to \$1,000 deductible, no aggregate. Also provides coverages for public officials, notaries and property managers.

### **Bond/Crime - Louisiana Superdome**

Fidelity and Deposit Company of Maryland  
Agent: Eustis Insurance, Inc.  
Policy Number: TBD  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$500,000 with \$250 per occurrence deductible

### **Bridge Property Damage -**

Primary: Louisiana Self-Insurance Fund  
Self Insured by ORM  
Policy Number: IM20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: Provides \$1,000,000 property damage per occurrence, per bridge.  
\$5,000,000 combined single limit per occurrence all perils, excluding wind  
\$50,000,000 combined single limit per occurrence for wind only

Excess: Westchester Surplus Lines  
Agent: Eustis Insurance, Inc.  
Policy Number: TBD  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$50,000,000 part of \$100,000,000 excess of S/I fund (following form)

Lloyd's of London  
Agent: Eustis Insurance, Inc.  
Policy Number: TBD  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$50,000,000 part of \$100,000,000 excess of S/I fund (following form)

## **Commercial General Liability (includes Personal Injury & Advertising Liability) - Excludes Superdome**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: CGL20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: Provides \$5,000,000 BI/PD per occurrence, no aggregate.

## **Commercial General Liability - Superdome Only**

*Law enforcement coverage contains a sublimit of \$5,000,000 per occurrence.*

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: SCGL20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: Provides \$5,000,000 BI/PD per occurrence, no aggregate.

Excess: National Union Fire and Insurance of Louisiana  
Agent: Risk Services of Louisiana  
Policy Number: TBD  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$20,000,000 excess of \$5,000,000 SIR

St. Paul Fire and Marine Insurance Company  
Agent: Risk Services of Louisiana  
Policy Number: TBD  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$25,000,000 excess of \$25,000,000

Chubb Custom Insurance Company  
Agent: Risk Services of Louisiana  
Policy Number: TBD  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$25,000,000 excess of \$50,000,000

Westchester Fire Insurance Company  
Agent: Risk Services of Louisiana  
Policy Number: TBD  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$25,000,000 excess of \$75,000,000

## **Crime - Excludes Superdome**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: CRIM20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$2,000,000 blanket crime coverage for all locations handling money and securities with \$1,000 deductible. Also includes coverage for depositors forgery.

## **Crime - Superdome Only**

See Bond/Crime - Louisiana Superdome

## **Medical Malpractice Liability -**

Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: MMP20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: Provides \$5,000,000 per occurrence.

## **Miscellaneous Tort Liability - Includes Superdome**

Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: EFF20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: Comprehensive umbrella excess, \$5,000,000 per occurrence.

## **Personal Injury and Advertising Liability - Superdome Only**

See Commercial General Liability - Superdome Only

## **Property - Includes Superdome**

Blanket Property -

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: BP20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$50,000,000 combined single limit per occurrence, including flood, wind and earthquake for all Louisiana properties (buildings and contents). Flood coverage included only on the properties that do NOT have an NFIP policy assigned to them.

Replacement cost on buildings, actual cash value on personal property and movable/mobile buildings. Coverage is limited to a maximum of 115% of the scheduled values on file at ORM at the time of loss.

Business income, including extra expense, limit is one (1) year with a maximum of \$10,000,000. Business income for flood is excluded.

\$50,000,000 PER OCCURRENCE EXCESS COVERAGE IS PROVIDED FOR THE PERILS OF FLOOD AND EARTHQUAKE WITH A \$50,000,000 ANNUAL AGGREGATE.

NFIP Flood Policies: Flood Coverage for All Louisiana Properties (buildings and Contents) that are located in flood zones A and V south of the I-10/I-12 corridor, excluding Baton Rouge and Lafayette city limits, and those properties previously damaged by flood in a prior declared disaster.

## **Publishers Media Liability**

Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: PML20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$5,000,000 per occurrence, no aggregate, no deductible.

## **Road and Bridge Hazards -**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: RDH20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: Provides \$5,000,000 per occurrence for Bodily Injury & Property Damage and for Personal & Advertising Injury.

## **Wet Marine -**

Hull Coverage, Protection & Indemnity (excluding P&I crew members) and Towers and Collision

**NOTE:** All boats 26' or less and all rowboats (regardless of length) are covered by Commercial General Liability Policy for third-party liability claims and Property Policy for hull coverage.

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: TBD  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: \$1,000,000 Primary P&I excluding masters/crew and/or employees. (Includes collision and towing liability)

Excess Coverage: Agent: Specialty Insurance Programs, Inc.  
Policy Number: TBD  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: As scheduled (see below)

**LAYER 1     \$24,000,000 excess of \$1,000,000**

Section I	a)	Hull	<input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Markel Insurance Company <input checked="" type="checkbox"/> Northern Assurance Co. of America
	b)	P&I, Towers & Collision, Etc. \$1,000,000 xs \$1,000,000	<input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Markel Insurance Company <input checked="" type="checkbox"/> Northern Assurance Co. of America
		\$23,000,000 xs \$2,000,000	<input checked="" type="checkbox"/> Fireman's Fund Ins. Co. <input checked="" type="checkbox"/> Markel Insurance Company <input checked="" type="checkbox"/> Liberty Ins. Underwriters, Incl <input checked="" type="checkbox"/> NY Marine & General Ins. Co. <input checked="" type="checkbox"/> Zurich Insurance Company
Section II		Pollution \$5,000,000 xs \$1,000,000	<input checked="" type="checkbox"/> Great American Insurance Co
		\$19,000,000 xs \$6,000,000	<input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Fireman's Fund Ins. Co. <input checked="" type="checkbox"/> Markel Insurance Company <input checked="" type="checkbox"/> Liberty Ins. Underwriters, Incl <input checked="" type="checkbox"/> NY Marine & General Ins. Co.

**LAYER 2     \$25,000,000 excess of \$25,000,000**

Section I	a)	Hull	<input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Markel Insurance Company <input checked="" type="checkbox"/> Northern Assurance Co. of America
	b)	P&I, Towers & Collision, Etc.	<input checked="" type="checkbox"/> Fireman's Fund Ins. Co. <input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Liberty Ins. Underwriters, Incl <input checked="" type="checkbox"/> NY Marine & General Ins. Co.
Section II		Pollution	<input checked="" type="checkbox"/> Fireman's Fund Ins. Co. <input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Liberty Ins. Underwriters, Incl <input checked="" type="checkbox"/> NY Marine & General Ins. Co.

**LAYER 3     \$25,000,000 excess of \$50,000,000**

Section I	a)	Hull	<input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Markel Insurance Company <input checked="" type="checkbox"/> Northern Assurance Co. of America
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	b)	P&I, Towers & Collision, Etc.	<input checked="" type="checkbox"/> Fireman's Fund Ins. Co. <input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Liberty Ins. Underwriters, Incl <input checked="" type="checkbox"/> NY Marine & General Ins. Co.
Section II		Pollution	<input checked="" type="checkbox"/> Fireman's Fund Ins. Co. <input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Liberty Ins. Underwriters, Incl <input checked="" type="checkbox"/> NY Marine & General Ins. Co.

**LAYER 4      \$25,000,000 excess of \$75,000,000**

Section I	a)	Hull	<input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Markel Insurance Company <input checked="" type="checkbox"/> Northern Assurance Co. of America
	b)	P&I, Towers & Collision, Etc.	<input checked="" type="checkbox"/> Fireman's Fund Ins. Co. <input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Liberty Ins. Underwriters, Incl <input checked="" type="checkbox"/> NY Marine & General Ins. Co.
Section II		Pollution	<input checked="" type="checkbox"/> Fireman's Fund Ins. Co. <input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Liberty Ins. Underwriters, Incl <input checked="" type="checkbox"/> NY Marine & General Ins. Co.

**NOTE:** The above wet marine policies are combined in one policy issued through Gulf Coast Marine.

**Workers Compensation and Employers Liability - Excludes Superdome**

Louisiana Self-Insurance Fund  
 Self-Insured by ORM  
 Policy Number: WC20062007  
 Policy Period: July 1, 2006 to July 1, 2007  
 Comment: Statutory employee benefits  
               \$5,000,000 employers liability each accident/disease.

**Workers' Compensation - Louisiana Superdome**

Louisiana Workers Compensation Corporation (LWCC)  
 Agent: Eustis Insurance, Inc.  
 Policy Number: TBD  
 Policy Period: July 1, 2006 to July 1, 2007  
 Comment: Statutory employee benefits  
               \$1,000,000 employers liability each accident/disease

## **Workers Compensation - Maritime - Excludes Superdome**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: WC20062007  
Policy Period: July 1, 2006 to July 1, 2007  
Comment: Federally-regulated employee benefits  
\$5,000,000 employers liability each accident/disease